

## United States Bankruptcy Court DISTRICT OF PUERTO RICO

**Notice of  
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A bankruptcy case concerning the debtor listed below was originally filed under chapter 13 on 03/18/98 and was converted to a case under chapter 7 on 09/27/00.

You may be a creditor of the debtor. THIS NOTICE LISTS IMPORTANT DEADLINES. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**SEE PAGE 2 FOR IMPORTANT EXPLANATIONS.**

Addressee:

Case Number: 98-03617 *6 AC*

Social Security/Taxpayer ID Nos.:

SSN: 584-53-3214

EIN:

Debtor:

DELGADO RAMOS, LUIS  
HC 03 BOX 37073  
CAGUAS, PR 00725

Joint Debtor:

Attorney for Debtor:

ROBERTO FIGUEROA CARRASQUILL  
PO BOX 193677  
SAN JUAN, PR 00919-3677

Attorney for Joint Debtor:

Telephone Number: (787) 744-7699

Telephone Number:

Judge:

GERARDO A. CARLO

Bankruptcy Trustee:

ANTONIO FIOL-MATTA  
CAPARRA TERRACE 1561 AVE AMERICO MIRANDA  
SAN JUAN, PR 00921

Telephone number: (787) 792-4368

## MEETING OF CREDITORS

October 31, 2000, 01:30 P.M., FEDERAL BLDG., CHARDON ST., ROOM 348, 3RD FLOOR, HATO REY, PR 00918

**DEADLINES:**

Papers must be received by the bankruptcy clerk's office by the following deadlines:

Deadline to file a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:  
January 2, 2001

Deadline to Object To Exemptions:  
Thirty (30) days after the conclusion of the meeting of creditors.

## CREDITORS MAY NOT TAKE CERTAIN ACTIONS

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

PLEASE DO NOT FILE A PROOF OF CLAIM UNLESS YOU RECEIVE A NOTICE TO DO SO.

Address of the Bankruptcy Clerk's Office:

Federico Degetau Federal Bldg.  
Chardon St., Room 691  
San Juan, PR 00918

For the Court:

Clerk of the Bankruptcy Court:  
Celestino Matta-Mendez

Telephone number:

Hours Open:

Date: October 10, 2000

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on Page 1, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on Page 1. The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. You therefore should not file a proof of claim at this time. If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to the Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on Page 1. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on Page 1.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on Page 1. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.

---REFER TO PAGE 1 FOR IMPORTANT DEADLINES AND NOTICES---

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

RECEIVED AND FILED

IN RE

BKRTCY. NO. 98-03617-(GAC)

LUIS DELGADO RAMOS  
DEBTOR

CHAPTER 13

**MOTION TO CONVERT TO CHAPTER 7**

**TO THE HONORABLE COURT:**

**COME NOWS, LUIS DELGADO RAMOS**, debtor in the above captioned case, through the undersigned attorney, and very respectfully states and prays:

1. Debtor may be a debtor under Chapter 7, 11 U.S.C. §1307(f).
2. Debtor may convert a case under Chapter 13 to a case under Chapter 7 of Title 11 at any time, 11 U.S.C. §1307(a).
3. There have been no prior conversions or filings.
4. The Schedules and Statement of Financial Affairs have been filed in the case and unless the court otherwise orders it shall be deemed filed in the Chapter 7 case, Rule 1019(1)(A), Federal Rules of Bankruptcy Procedure.

WHEREFORE, debtor respectfully requests that this Honorable Court grant this motion, convert this Chapter 13 case to one under Chapter 7 and enter relief pursuant to Chapter 7 of Title 11, United States Code.

RESPECTFULLY SUBMITTED.

I CERTIFY that on this same date a copy of this motion was sent via regular mail to the Chapter 13 Trustee, and to all creditors and interested parties appearing in the master address list, hereby attached.

In San Juan, Puerto Rico, this 3<sup>rd</sup> day of July, 2000.

SER 27 2000

ROBERTO FIGUEROA CARRASQUILLO  
USDC #20314  
EDGAR A. VEGA RIVERA  
USDC #212210  
ATTORNEYS FOR PETITIONER  
PO BOX 193677 SAN JUAN PR 00919-3677  
TEL NO (787) 744-7699 FAX 746-5294

  
Luis Delgado Ramos

CO: UST  
J. Carrión  
opening  
financ

(8)  
340562 (1)

Luis Delgado Ramos  
HC 03 Box 37073  
Caguas PR 00725 ✓

Popular Finance  
PO Box 1689  
Caguas PR 00725 ✓

98-03617

RECEIVED  
JAN 10 1988

Roberto Figueroa-Carrasquillo  
PO BOX 193677  
SAN JUAN PR 00919-3677 ✓

Jan P. Johnson Trustee  
PO Box 70370  
San Juan PR 00936 ✓

Banco Popular de PR  
Consumer loan  
PO Box 363228  
San Juan PR 00936-3228 ✓

Brenda Quinones Bayron Esq  
PO Box 674  
Cidra PR 00739 ✓

Citibank  
PO Box 2055  
Hagerstown MD 21748-2055 ✓

Commoloco  
calle Jose De Diego 55  
San Lorenzo PR 00754 ✓

Money Express  
PO Box 11867  
Fernandez Juncos Sta  
San Juan PR 00910-3867 ✓

Muebleria Berrios  
Apartado 674  
Cidra PR 00639 ✓